



# *A Place to Call Home*

## Strategies for Affordable and Accessible Housing

Booklet Two

# Homeownership

Indiana Governor's Planning Council  
for People with Disabilities  
and  
Center on Community Living and Careers  
Indiana Institute on Disability and Community  
*Indiana's University Center for Excellence*  
Indiana University

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*A Place to Call Home, Strategies for Affordable and Accessible Housing* comprises a series of five booklets. The full series contains:

- Booklet 1: Rental Housing
- Booklet 2: Homeownership
- Booklet 3: Home Modifications
- Booklet 4: Fair Housing
- Booklet 5: The Consolidated Plan

Copies of Booklet 2: Homeownership and other titles in this series are available from:

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The Center on Community Living and Careers is one of seven centers located at the Indiana Institute on Disability and Community, Indiana University, Bloomington. The work of the Indiana Institute encompasses the entire life span, from birth through older adulthood, and addresses topical areas that include:

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# Homeownership

## Introduction

Within the last decade there has been an increased emphasis on homeownership opportunities for people with low and moderate incomes. U.S. citizens have experienced the highest rate of homeownership in our nation's history. People with low incomes and disabilities have also benefited from these opportunities as housing organizations have united with the disability community to address barriers to homeownership. Although inroads have been made, people with disabilities continue to be the most underserved group in the mortgage and lending industry. It is estimated that seven (7) percent of people who receive Supplemental Security Income (SSI) are homeowners compared to a national average of 66% of all Americans. Concerted efforts to expand homeownership options needs to continue for people with low incomes and disabilities.

Many people can be successful homeowners if the barriers to homeownership are removed. Often the obstacles include low incomes, sources of income from unsteady employment, poor credit histories, and Medicaid and SSI regulations that prohibit people from saving funds sufficient for a down payment. Sometimes the obstacles include the lack of support services (e.g., personal attendant care) that would enable a person to live in his or her own home.

Despite these barriers people with disabilities are becoming homeowners in communities across Indiana. It is the intent of this booklet to introduce several key funding sources and affordable housing programs that may make the door to homeownership accessible.

## What are the first steps for a person considering homeownership?

The first steps toward homeownership must be made by the prospective homebuyer. The person must consider if home ownership is truly a desirable possibility for him or her. Is the person prepared to make the long-term commitment to a house? Is the person prepared to engage in the complex and time-consuming process typically required when a buyer purchases a home? Will the person be able to afford the costs of home maintenance and upkeep?

Prospective homebuyers must analyze their income, debt, and household budget, and determine how much they can afford to borrow. Several different financial issues may require particular attention, including:

- ▶ Determining current and future income;
- ▶ Resolving outstanding debts;
- ▶ Establishing or restoring credit worthiness;
- ▶ Making a household budget;
- ▶ Establishing a home maintenance plan;
- ▶ Identifying lenders, and;
- ▶ Locating funding for building modifications for accessibility.

A person does not have to figure this out alone. There are a number of free homeownership education and counseling programs to assist the first-time homebuyer. The programs typically consist of a combination of group classes on various aspects of homeownership (e.g., inspections, working with a realtor, home maintenance) and individual meetings with a homeowner counselor.

Homeownership counselors work one-on-one with persons to offer guidance through the home buying process, and to help address barriers to homeownership. These counselors are knowledgeable about mortgage financing requirements and link buyers with lenders, realtors, credit counselors, and others involved in the home buying process. Ideally, a person with a low income will be working with a homeownership counselor to assure that affordable housing mortgage products, down payment assistance and good quality housing is secured.

There are a number of free HUD and FannieMae approved homeownership counseling & education agencies throughout Indiana. To locate the agency nearest you contact HUD or FannieMae as follows.

For HUD approved agencies:  
Call (800) 569-4287 or see the web site:  
[www.hudhcc.org/agencies/indiana.txt](http://www.hudhcc.org/agencies/indiana.txt)

For FannieMae approved agencies:  
Call (800) 7Fannie (732-6643) or  
see the web site: [www.homepath.com](http://www.homepath.com)

## **H**ow can people with a low income afford to purchase a home?

A primary barrier to homeownership for people with disabilities is low income. Purchasing a home includes a number of costs including down payment, the home itself, and closing costs. Most people with low income cannot afford to purchase a home without some financial assistance. Several government funded affordable housing programs – such as HOME, CDBG, Section 8 Homeownership and Rural Development are successful in assisting people to become homeowners. A brief description on several affordable housing programs and funds follows.

### HOME Investments Partnership Program

The HOME Investments Partnership (HOME) is the largest federal housing program available exclusively to create new affordable housing. Because the HOME program can assist households below the area median income, the majority of people with disabilities in need of housing assistance (ownership or rental) qualify for this program.

The HOME program can help expand affordable homeownership opportunities for people with disabilities by providing substantial amounts of down payment assistance, reducing the interest rates on mortgages, or reducing the actual cost of developing new homes by subsidizing the cost of construction—all critical to the success of homeownership efforts.

These funds can also be used to:

- ▶ Repair homes, including making the environment accessible;
- ▶ Build, buy, and renovate rental housing;
- ▶ Provide rental subsidies (known as tenant based rental assistance) to eligible households.

### Community Development Block Grant

The Community Development Block Grant program (CDBG) is another federal housing program controlled by state and local housing officials. CDBG funding can be provided to non-profit agencies, housing developers, landlords, and other agencies as a grant or as a loan that must be paid back. At least seventy (70) percent of CDBG funds must be used to benefit people with low to moderate incomes by:

- ▶ Providing decent housing;
- ▶ Providing a suitable living environment, and;
- ▶ Expanding economic opportunities.

Activities related to homeownership may include:

- ▶ Housing renovation (loans and grants to homeowners, landlords, non-profit organizations, developers);
- ▶ New housing construction, and;
- ▶ Making buildings accessible for people with disabilities or people who are elderly.

## **Which agencies in Indiana administer the HOME and CDBG funds?**

The U.S. Department of Housing and Urban Development (HUD) provides HOME and CDBG funds to the state and to local communities to fund a range of activities, including homeownership. In Indiana, HOME funds are allocated to the Indiana Housing Finance Authority (IHFA), and both HOME and CDBG funds dollars go to a number of large city governments, known as “entitlement communities.” CDBG funds for the state are allocated to the Indiana Department of Commerce (IDOC), which in turn transfers a portion of the funds to IHFA for housing programs.

IHFA, IDOC and large city governments allocate the HOME and CDBG funds on a competitive basis to entities that administer affordable housing and economic development programs.

For HUD’s most up-to-date and complete listing of HOME grants to cities and states go to the web site: [www.hud.gov/offices/cpd/affordablehousing/programs/home/index.cfm](http://www.hud.gov/offices/cpd/affordablehousing/programs/home/index.cfm) (click on the HOME grants link).

### Entitlement Communities

Both HOME and CDBG funds are allocated to states and to eligible metropolitan cities and urban counties, called “entitlement communities.” Entitlement communities are

typically municipalities with populations over 50,000 and urban counties with populations over 200,000. Entitlement communities receive direct grants from HUD that can be used to expand affordable housing and economic opportunities, primarily to benefit people with low to moderate incomes.

Indiana entitlement communities include: Anderson, Bloomington, East Chicago, Elkhart, Evansville, Ft. Wayne, Gary, Goshen, Hammond, Kokomo, Indianapolis, Lafayette, Lake County, Mishawaka, Muncie, New Albany, South Bend, Terre Haute, and West Lafayette. Local units of government administer HOME and CDBG funds in these communities.

### Non-entitlement Communities

For communities that do not receive HOME or CDBG funds directly from HUD, the IHFA and the IDOC receive the federal dollars to direct to the non-entitlement areas. IHFA is responsible for allocating HOME funds and the CDBG funds for housing activities to non-entitlement communities.

## **What is the role of the Indiana Housing Finance Authority?**

IHFA is a quasi-state agency, operating as a community development organization and also much like a bank. It oversees the use of HOME and CDBG dollars for affordable housing projects across Indiana’s non-entitlement communities.

IHFA also finances residential mortgages and the development of rental housing. No state tax dollars or state revenues are used to fund this program.

## IHFA and Community Development Housing Organizations

A percentage of IHFA's (and an entitlement community's) HOME grant must be reserved for projects owned, developed or sponsored by community housing development organizations (CHDOs). CHDOs are community based non-profit housing organizations that meet specific federal requirements and develop both affordable homeownership and rental housing opportunities. CHDOs are important resources for affordable housing in communities throughout Indiana.

For a listing of nearby affordable housing organizations or CHDOS certified by IHFA see the web site:

**[www.in.gov/ihfa/county/county/htm](http://www.in.gov/ihfa/county/county/htm)**

## What are the IHFA Residential Mortgage Programs?

IHFA has several programs for first-time homebuyers including: the First Home Program, and the First Home/Plus Program. In addition, there is a FannieMae mortgage product called HomeChoice that is designed to meet the unique needs of some home buyers with disabilities.

### First Home Program

IHFA offers first-time homebuyers a below market interest rate loan through one of its participating lenders. This program may be used in conjunction with conventional financing, Rural Development, and FHA/VA. The interest rate varies from time to time but is usually one-half point below the market rate. A lower interest rate helps more borrowers qualify for a mortgage.

### First Home/PLUS Program

The First Home/PLUS Program offers first time homebuyers a below market interest rate first mortgage through one of its participating

lenders, plus down payment assistance. The combination of lower interest rates and down payment assistance helps borrowers with lower income become first-time home buyers.

There are down payment assistance limits based on the income of the homebuyer, and on the sales price or appraised value of the home (whichever is less). All applicants must meet the income guidelines established by HUD, whose funds are used to make the down payment. People with low incomes may qualify for down payment assistance that is five (5) percent of the sales price or appraised value of the home, up to a maximum of \$3500. People with very low incomes may qualify for down payment assistance of ten (10) percent of the sales price or appraised value of the home, up to a maximum of \$7500.

The down payment assistance is in the form of a second mortgage that carries no interest and no payments. If the borrower resides in the home for five (5) years the loan is forgiven.

### HomeChoice Program

The FannieMae HomeChoice Program is a single family mortgage loan designed to meet the mortgage underwriting needs of people with low or moderate incomes and disabilities, or who have family members with disabilities living with them. The borrower or person living in the household must meet the Americans with Disabilities Act definition of disability or be recognized as disabled by the Fair Housing Amendments Act of 1988.

Unique features of the HomeChoice mortgage includes flexibility in the areas of down payment sources, the establishment of credit, and the borrower's debt to income ratio. Lenders give special consideration to income from sources other than wages and salaries – including disability benefits (SSI and SSDI), state supplemental income payments, income from special needs trusts and Section 8 homeownership vouchers.



For borrowers with disabilities who are eligible for the HomeChoice program the down payment assistance limit is ten (10) percent of the sales price or appraised value of the home, whichever is less. The down payment assistance may exceed the maximum limit of \$7,000 offered through the First Home/PLUS program. In Indiana, HomeChoice is available through a number of participating lenders.

For more information on HomeChoice contact the: Fannie Mae Consumer Resource Center (800) 732-6643, or the Indiana Housing Finance Authority, Single Family Department at (800) 872-0371

### Who is eligible for an IHFA loan?

People who are eligible for an IHFA loan include:

- ▶ First time home buyers – unless the home is located in a targeted county;
- ▶ Households whose income is low to moderate, and;
- ▶ Individuals who are able to qualify for a mortgage.

IHFA defines a first time homebuyer as someone who has not had an ownership interest in his or her primary residence for the past three years. (Land contracts do constitute an ownership interest). IHFA does not require a person to be a first time home buyer if they plan to purchase a house in a targeted county. Anyone who lives in the home is considered a member of the household. Members do not need to be related.

To determine if an individual or household qualifies financially for an IHFA loan, any income that comes into the household is counted. This includes overtime and part-time wages, Social Security, child support, etc.

### Can a qualified borrower purchase any home with an IHFA loan?

Properties that are eligible for purchase are:

- ▶ Single family homes;
- ▶ Houses with a sales price that does not exceed the limit for the county property in which it is located.

For information on the sales price or acquisition limit for a home in a specific county see web site: **[www.indianahousing.org](http://www.indianahousing.org)** (click on “Buying a Home,” click on “Limits and Lenders”).

For more information on IHFA’s Single Family Programs call: (800) 872-0371  
Information & Interest Rate Line: (888) 227-4452

## **What is the Section 8 Homeownership Program?**

### Section 8 Homeownership Program

HUD regulations enacted in 2000 and 2001 permit Section 8 Housing Choice Vouchers (also known as tenant based vouchers) to be applied towards the purchase of a home. Through this program, households can use their housing assistance payments toward homeownership expenses. For people with disabilities this assistance may be available for the lifetime of a mortgage.

A Public Housing Agency (also known as Public Housing Authority or PHA) has the choice of whether to offer the homeownership option. In 2002, the Indiana PHAs that had active Section 8 Homeownership Programs included:

- ▶ Fort Wayne
- ▶ Goshen
- ▶ Indianapolis
- ▶ Lafayette



- ▶ Michigan City
- ▶ Indiana Family and Social Service Administration (State PHA)

If the PHA that serves your community does not currently offer the homeownership program there are avenues for citizen participation in the identification of a community housing needs and priorities. HUD requires that PHAs respond to the needs of the community and assure that there are opportunities for public participation in the development of the PHA Plan.

For more information on the Public Housing Agency Plan see the booklet in this affordable housing series, titled, [A Place to Call Home, Strategies for Affordable and Accessible Housing: Booklet Two, Rental Housing.](#)

For more information on your community's HUD approved Public Housing Agency Plan see the web site [www.hud.gov/offices/pih/pha/index.cfm](http://www.hud.gov/offices/pih/pha/index.cfm) (click on "Approved Plans").

For more information on the Section 8 Housing Choice Voucher Program see the web site [www.tacinc.org](http://www.tacinc.org) for the publication, *Section 8 Made Simple: Using the Housing Choice Voucher Program to Assist People with Disabilities*

## **What is the role of the U.S. Department of Agriculture—Rural Development?**

There are two main sources of federal funding for affordable housing in rural communities: HUD and the U.S. Department of Agriculture – Rural Development (Rural Development) resources. Although HUD administers the majority of federal affordable housing programs (e.g., HOME, CDBG), none of these programs focuses exclusively on rural areas. Rural Development funds are used exclusively in rural areas and can be valuable resources for expanding affordable housing options for people who live in non-metropolitan areas, including people with disabilities.

## **What geographic areas are considered rural?**

There is not one uniform definition of "rural," however for USDA-Rural Development housing programs a rural area is defined as:

... situated in open country that is not part of or associated with an urban area, or; a town, village, city, or place, (including the immediately adjacent densely settled area), that meets one of the following descriptions:

- ▶ A population of 2,500 or less and not part of or associated with an urban area.
- ▶ A population of 10,000 or less if it is rural in character.
- ▶ A population of 20,000 or less, located outside a HUD recognized metropolitan area, and having a serious lack of mortgage credit for low and moderate income households.

## **What homeownership programs are available through Rural Development?**

Rural Development assists homebuyers with very low to moderate income by offering both direct and guaranteed loans. A brief description of each follows.

### [Direct Single Family Housing Loans \(Referred to as Section 502 Direct Loans\)](#)

Section 502 Direct Loans are used primarily to assist people with low incomes to purchase homes in rural areas. Financing is provided at reasonable rates and there is no down payment or private mortgage insurance requirement.

Mortgage payments are based on the household's adjusted income. For qualified buyers the interest rate may be modified by an assistance subsidy. For the lowest income households this could result in a 1% interest rate.

## Guaranteed Rural Housing Loans (Section 502)

The purpose of the Guaranteed Rural Housing loan program is to enable rural residents who are without adequate housing to purchase a home. Qualified applicants would be unable to obtain mortgage credit through conventional financing without a guarantee from Rural Development. Homebuyers must however be able to afford mortgage payments, including taxes and insurance, and have reasonable credit histories.

Guaranteed loan funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities. Loans for manufactured homes are also available if the housing meets standards established by Rural Development and HUD.

Lenders are approved by Rural Development to offer the Guaranteed loan program.

For more information contact Rural Development at (317) 290-3100, or see the web site: [www.ruraldev.usda.gov](http://www.ruraldev.usda.gov)

## **A**re there other programs that help to create homeownership opportunities for people with low incomes?

Yes. This booklet is not totally comprehensive. Additional programs and resources that may be instrumental in creating affordable housing opportunities include, but are not limited to, the Federal Home Loan Bank, Habitat for Humanity and the Back Home in Indiana Alliance. A brief description of each follows.

### Federal Home Loan Bank

The Federal Home Loan Bank (FHLB) of Indianapolis is one of twelve regional Federal Home Loan Banks, regulated by the Federal Housing Finance Board. The FHLBs are

wholesale banks that provide member lending institutions low-cost flexible funding. The FHLB offers two programs through member banks and/or housing developers; the Affordable Housing Program and the Home Savings Program. These affordable housing funds may be used in conjunction with other affordable housing programs (HOME, Rural Development), and are therefore very helpful for persons with very low incomes interested in homeownership.

It should be noted that individual home buyers do not work directly with the FHLB but instead must work with member banks and housing developers to access the following FHLB programs.

### Affordable Housing Program

The purpose of the Affordable Housing Program (AHP) is to support the creation and preservation of housing for individuals and families with lower incomes. The program supports homeownership by reducing the interest rate or principal on long-term mortgages and by covering down payment and closing costs. Applications for the AHP funds are submitted by a member bank in partnership with a non-profit, for-profit or government housing developer.

### Home Savings Program

The purpose of the Home Savings Program is to provide funding for down payment, closing costs, or rehabilitation/repair assistance in conjunction with a person's purchase of, or rehabilitation of, an existing home that is occupied by the owner. FHLB member banks administer these funds.

For more information contact: FHLB of Indianapolis at (317) 465-0371 or see the Web site: [www.fhlbi.com](http://www.fhlbi.com)

## Habitat for Humanity

Habitat for Humanity (Habitat) is a non-profit, ecumenical Christian housing ministry. Through volunteer labor and tax deductible donations of money and material, Habitat builds and renovates simple, decent houses with the help of homeowner families. For the office nearest you contact:

Habitat for Humanity International Helpline:  
(800) 422-4828 Ext. 2552

## Back Home in Indiana Alliance

The Back Home in Indiana Alliance (Back Home) is a coalition of federal, state and local housing, advocacy and disability related organizations. It was formed to increase opportunities for home ownership, and individualized and dispersed, affordable and accessible rental housing for people with disabilities in Indiana. The mission of Back Home is to:

- ▶ Create opportunities for people with disabilities to own or rent their own homes;
- ▶ Support people to exercise control over decisions affecting their lives;
- ▶ Facilitate the provision of adequate and individually determined services and supports to meet the needs of homeowners;
- ▶ Separate housing and support services, and;
- ▶ Evaluate on an ongoing basis the outcomes of homeownership.

The Back Home in Indiana Alliance has assisted over 130 individuals and families to acquire affordable housing (ownership and rental). Homebuyers have been assisted to access a number of affordable housing programs, including IHFA HOME funds and the Single Family program, FannieMae HomeChoice,

Rural Development, Federal Home Loan Bank funds and Habitat for Humanity. Individualized rental housing has been secured through the dedication of Section 8 Housing Choice Vouchers to people with disabilities and through affordable rental housing developed with HOME and Low Income Housing Tax Credits.

Back Home offers a newsletter that focuses on Indiana's affordable housing opportunities and people with disabilities. For more information contact:

Back Home in Indiana Alliance  
Indiana Institute on Disability and Community  
2853 E. 10<sup>th</sup> St.  
Bloomington, IN 47408-2696  
(812) 855-6508  
E-mail: [d1mccart@indiana.edu](mailto:d1mccart@indiana.edu)

## **What if a homeowner needs repairs made to the house?**

Homeowners may access a number of affordable housing funds to help with the cost of home repairs. Two primary sources of assistance are HOME and Rural Development funds.

HOME resources can be provided to eligible, homeowners to fund the repair, rehabilitation, or reconstruction of their homes. For example, localities can make HOME funds available to people with disabilities to support general repairs to their homes, such as a new roof. The HOME program can also help make properties accessible for people with physical or sensory impairments, including the installation of wheelchair ramps, modifying kitchens and bathrooms.

Rural Development administers a program that is known as the Section 504 Repair Loan program. This program provides funds for repairs for those families who are in a very low income category, own a single family dwelling located in a rural area, and are unable to obtain

financial assistance from other credit or grant sources. These loans can be used to improve or modernize homes and to make homes accessible for people with disabilities.

## **S**ummary

Currently only a small percentage of people with disabilities are homeowners. The availability of HOME funds, Rural Development, Federal Home Loan Bank and other program funds – which can provide substantial amounts of down payment assistance, reduce the interest rate on mortgages, or reduce the actual cost of developing new homes – are becoming better known by people with low incomes and disabilities, and their supporters. In addition, in the past few years new mortgage products designed for people with disabilities – such as the FannieMae HomeChoice Mortgage and the new rules that permit Section 8 Housing Choice Vouchers to be used for homeownership assistance – encourage more people with disabilities to pursue the goal of homeownership.

For additional information or assistance regarding homeownership for people with disabilities in Indiana contact:

### **Back Home in Indiana Alliance**

Center on Community Living & Careers  
Indiana Institute on Disability and Community  
Phone: 812-855-6508  
E-mail: [d1mccart@indiana.edu](mailto:d1mccart@indiana.edu)  
E-mail requests preferred.

## **A**dditional Resources

Fannie Mae & the National Home of Your Own Alliance. (1998). A Home of Your Own Guide. Washington, D.C. Author.

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U.S. Department of Housing & Urban Development. (2001). Indiana Housing Services and Programs Resource Guide. Indianapolis, IN. Author.

Web sites:

HUD: <http://hud.gov>

Indiana Housing Finance Authority:  
<http://www.indianahousing.org>

National Low Income Housing Coalition:  
<http://www.nlichc.org>

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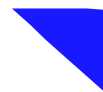
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